## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF NORTH CAROLINA DURHAM DIVISION

| ln  | re. |
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| TTT | IU. |

Marcia Farrish

S.S. No.: xxx-xx-1829

Mailing Address: 1000 Weaver Dairy Road 19A, Chapel Hill, NC 27514

Case No. 09-80136

Debtor.

## NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on January 29, 2009.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: February 12, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 4/16/06)

| CH. 13 PLAN - DEBTS SHEET  |  |             |   |   | Dute: 1/12/09 Lastname-SS#: Farrish-1829 Final   |   |  |  |  |
|--|--|-------------|---|---|--|---|--|--|--|
| (MIDDLE DISTRICT - DESARDI VERSION)  |  |             |   |   | Lastna   | l   |  |  |  |
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|  | ARREARAGE CLAIMS   |             |   |   | REJE   | CTED EX   | ECUTOR   | Y CONTRAC  | CTS/LEASES   |
|  | Creditor Name  | Sch D#      | Arrearage<br>Amount   | (See**)   | Cred   | itor Name   |  | Descr  | ption of Collateral  |
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|  | STD - SECURED DEBTS @ FMV  |             |   |   |  |   | ,  |  |  |
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| Ketain   | ID - SECURED DEBTS @ 100%<br>Creditor Name<br>Auto Credit-910-No Trade   |             | Payoff<br>Amount<br>\$8,512   | 8.00<br>8.00<br>8.00<br>8.00<br>8.00<br>8.00<br>8.00<br>8.00              | Adequate Protection  | Mini<br>Equal F<br>\$26   | mum<br>ayment<br>2.83  | Descri<br>2003 Mits  | otion of Collateral<br>ubishi                                      |
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## CERTIFICATE OF SERVICE

| I, Charlene Free, the undersigned, certifies that a copy of the foreg | oing NOTICE TO CREDITORS AND |
|---|------------------------------|
| PROPOSED PLAN was served by automatic electronic noticing u           | pon the following Trustee:   |
|   |                              |

Richard M. Hutson, II Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629

Post Office Box 629 Raleigh, NC 27602-0629 ChexSystems

Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125 Auto Credit 1425 Peters Creek Parkway Winston Salem, NC 27103

Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504

Absolute Collection Service \*\*
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Auto Credit of Raleigh 3501 Capital Blvd. Suite 145 Raleigh, NC 27604

Credit Bureau Post Office Box 26140 Greensboro, NC 27402 AFNI-Bloom 404 Brock Drive Post Office Box 3517 Bloomington, IL 61702-3517 Auto Credit of Raleigh 3501 Capital Blvd. Suite 115 Raleigh, NC 27604

NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006 AFNI-Bloom 404 Brock Drive Post Office Box 3097 Bloomington, IL 61701 Auto Credit USA, Inc. 1010 Memorial Way Suite 102 Fort Wayne, IN 46805-1010

Internal Revenue Service\*\* Post Office Box 21126 Philadelphia, PA 19114-0326 Allied Interstate 3000 Corporate Exchange Drive 5th Floor Columbus, OH 43231 Bell South 3120 Hayes Road Ste 200 Houston, TX 77082

Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241 Aspire Visa Post Office Box 288 Newark, NJ 07101 Carver Pond Apartments 4001 Meriweather Drive Durham, NC 27704

Experian
P.O. Box 2002
Allen, TX 75013-2002

AT&T Post Office Box 57907 Murray, UT 84157-0907 CBCS \*\*
Post Office Box 5426
Akron, OH 44334-0426

Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534 AT&T/Cingular Wireless\*\* 826 East Park Drive Grayson, KY 41143 Child Care Network 921 Ruby Street Durham, NC 27704

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Auto Credit
4410 East Independence Blvd.
Suite 116
Charlotte, NC 28209

Collectron 2046 West Park Place Blvd. Suite H Stone Mountain, GA 30087 College Foundation 2917 Highwoods Boulevard Raleigh, NC 27604-1021

Imagine Post Office Box 105555 Atlanta, GA 30348-5555

Nationwide Credit, Inc \*\* 3010 Corporate Way Miramar, FL 33025-5547

College Foundation, Inc. Post Office Box 41966 Raleigh, NC 27629-1966

Imagine Post Office Box 136 Newark, NJ 07101-0136

NC Education Assistance UNC-RTP Bldg, 10 Alexander Driv RTP, NC 27709

Consumer Portfolio Services Loan Servicing Center Post Office Box 57071 Irvine, CA 92619-7071

Interstate Credit Collections Post Office Box 3136 Winston Salem, NC 27102-3136

People First Recoveries 2080 Elm Street SE Minneapolis, MN 55414-2531

Consumer Portfolio Services, Inc. 16355 Lagoona Canyon Road Irvine, CA 92618

Jefferson Capital Systems 16 McLeland Road Saint Cloud, MN 56303

Platinum Recovery Solutions \* P.O. Box 541090 Omaha, NE 68154-9090

CPS Asset Recover Dept, Attn: Bankruptc Post Office Box 57071 Irvine, CA 92619-7071

11020 David Taylor Drive Charlotte, NC 28262

JGRHM&ASSOC (J.Graham & Associates)Progress Energy Carolinas, Inc. Post Office Box 1771 Raleigh, NC 27602

Danielle Kelly-Headen 1514 Tyonek Drive Durham, NC 27703

Mechanics & Farmers Bank 116 West Parrish Street Post Office Box 1932 Durham, NC 27702-1932

PSNC Energy Post Office Box 1398 Gastonia, NC 28053-1398

Dr. Marcia Rementer 3811 N. Roxboro Street Durham, NC 27704

Midland Credit Management Department 8870 Los Angeles, CA 90084-8870 SunCom Wireless\*\*\* Post Office Box 190028 Charleston, SC 29419-9028

Franklin Collection Service, Inc. Post Office Box 3910 Tupelo, MS 38803-3910

Midland\*\* 8875 Aero Drive Suite 200 San Diego, CA 92123

Verizon South Post Office Box 165018 Columbus, OH 43216

HSBC Card Services \*\* Post Office Box 5250 Carol Stream, IL 60197-5222

National Credit Systems, Inc. Post Office Box 312125 Atlanta, GA 31131

Verizon Wireless Bankruptcy\*\*\*\* Administration Post Office Box 3397 Bloomington, IL 61702-3397

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Wachovia Bank\*\*
c/o Beckett & Lee
Post Office Box 3001
Malvern, PA 19355

Westbury Ventures 2207 Concord Pike, # 505 Wilmington, DE 19803